

We claim:

1. A credit requesting system comprising:

means for receiving a reservation for future services from a customer;

means for creating in a central facility a first data record including information about the customer;

means for transmitting the customer information to a credit provider as part of a request for a line of credit for the customer;

means for receiving from the credit provider an indication whether the line of credit has been approved for the customer; and

means for creating a second data record indicating a credit status for the customer.

2. The system of claim 1, further comprising

means for indicating acceptance of the line of credit by the customer; and

means for transmitting to the credit provider an activation code reflecting acceptance by the customer of the line of credit.

3. The system of claim 1, further comprising

means for evaluating the customer information to prescreen the customer to determine whether to transmit the customer information to the credit provider.

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4. The system of claim 1, wherein the means for creating the first data record includes means for recording a line of credit amount as part of the customer information.
5. The system of claim 1, wherein means for creating the first data record includes means for storing, as part of the customer information, a customer transaction history.
6. The system of claim 1, further comprising means for receiving from the credit provider an indication of an amount of credit the credit provider is willing to authorize.
7. The system of claim 6, further comprising means for transmitting to the credit provider a guarantee of a credit amount over the authorized amount of credit.
8. The system of claim 1, further comprising means for offering financial incentives to the customer to accept the credit line.
9. The system of claim 8, further comprising means for giving the customer the financial incentives.

5

10. A method for requesting credit for a customer comprising the steps of:  
receiving a reservation for future services from the customer;  
creating a first data record in a central facility including information about the customer and the reservation;  
transmitting the customer information to a credit provider as part of a request for a line of credit for the customer;  
receiving from the credit provider an indicator that the line of credit has been approved or denied; and  
creating a second data record indicating a credit status for the customer.
11. The method of claim 10, further comprising  
receiving acceptance of the line of credit by the customer; and  
transmitting to the credit provider an activation code reflecting acceptance by the customer of the line of credit.
12. The method of claim 10, further comprising  
evaluating the customer information to prescreen the customer to determine whether to transmit the customer information to the credit provider.
13. The method of claim 10, wherein the step of creating the first data record includes recording a requested line of credit amount as part of the customer information.

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14. The method of claim 10, wherein the step of creating the first data record includes storing, as part of the customer information, a customer transaction history.
15. The method of claim 10, further comprising receiving from the credit provider an indication of an amount of credit the credit provider is willing to authorize.
16. The method of claim 15, further comprising transmitting to the credit provider a guarantee of a credit amount over the authorized amount of credit.
17. The method of claim 10, further comprising offering financial incentives to the customer to accept the credit line.
18. The method of claim 17, further comprising giving the customer the financial incentives.
19. A computer readable medium having a computer readable program code comprising:  
means for causing a computer to receive a reservation for future services from a customer;  
means for causing a computer to create a first data record including information about the customer;

means for causing a computer to transmit the customer information to a credit provider as part of a request for a credit line for the customer;

means for causing a computer to receive from the credit provider an indication whether the credit line for the customer has been approved; and

means for causing a computer to create a second data record indicating a credit status for the customer.

20. The medium of claim 19, further comprising

means for causing a computer to receive acceptance of the line of credit by the customer; and

means for causing a computer to transmit to the credit provider an activation code reflecting acceptance by the customer of the line of credit.

21. The medium of claim 19, wherein the means for causing the computer to create the first data record includes means for causing the computer to record a requested line of credit amount as part of the customer information.

22. The system of claim 19, further comprising

means for causing the computer to receive from the credit provider an indication of an amount of credit the credit provider is willing to authorize; and

means for causing the computer to transmit to the credit provider a guarantee of a credit amount over the authorized amount of credit.

23. A credit line issuing system comprising:

means for receiving from a sponsoring organization customer information and a request for a credit line for a customer;

means for determining whether the customer should be offered the credit line;

means for transmitting an indication to the sponsoring organization whether the credit line has been approved for offer to the customer;

means for creating a customer account including information about the customer and the credit line offer to the customer; and

means for activating the customer account upon receipt of an indicator from the sponsoring organization that the customer accepts the offer of the credit line as part of a chargeable event with the sponsoring organization.

24. The system of claim 23, wherein the means for receiving customer information includes

means for receiving from the sponsoring organization as part of the customer information a previous transaction history of the customer.

25. The system of claim 23, wherein the means for receiving customer information includes

means for receiving from the sponsoring organization as part of the customer information a requested line of credit.

26. The system of claim 23, further comprising  
means for transmitting to the sponsoring organization an indication of an authorized  
line of credit for the customer.
27. The system of claim 26, further comprising  
means for receiving a guarantee from the sponsoring organization of responsibility  
for amounts over the authorized line of credit.
28. The system of claim 27, further comprising  
means for increasing the authorized credit line by an amount equal to the guarantee.
29. The system of claim 23, further comprising  
means for offering the customer financial incentives to accept the credit; and  
means for receiving an indication of acceptance of the financial incentives by the  
customer.
30. A method for issuing a line of credit comprising the steps of:  
receiving from a sponsoring organization a request for a line of credit for a customer  
having a reservation for future services with the sponsoring organization;  
evaluating the creditworthiness of the customer to determine whether to offer the  
customer a line of credit;

transmitting to the sponsoring organization an indication whether a credit line for the customer has been approved;

creating a customer account including information about the customer; and

activating the customer account upon receipt from the sponsoring organization of an indication that the customer has accepted the credit line offer.

31. The method of claim 30, further comprising  
receiving from the sponsoring organization a guarantee of credit amount over the credit line; and  
indicating the guarantee in the customer account.

32. A computer readable medium having a computer readable program code comprising:  
means for causing a computer to receive from a sponsoring organization a request for a line of credit for a customer having a reservation for future services with the sponsoring organization;

means for causing a computer to evaluate the creditworthiness of the customer to determine whether to offer the customer a line of credit;

means for causing a computer to transmit to the sponsoring organization an indication whether a credit line for the customer has been approved;

means for causing a computer to create a customer account including information about the customer; and

10

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means for causing a computer to activate the customer account upon receipt from the sponsoring organization an indication that the customer has accepted the credit line offer.

33. The medium of claim 32, further comprising

means for causing a computer to receive from the sponsoring organization a guarantee of credit amount over the credit line; and

means for causing a computer to indicate the guarantee in the customer account.

34. A method for establishing a credit line for a customer, said method comprising the steps of:

evaluating the credit of a potential customer who has not solicited a credit line;

providing a credit card to a remote location where said customer is expected, if a credit line has been approved for offer to said customer; and

initiating an offer of said credit card to said customer by a third party while said customer is at said location.

35. The method according to claim 34, further comprising obtaining an acceptance of said offer from said customer.

36. The method according to claim 34, wherein said step of initiating an offer includes preparing an application for said credit card.

37. The method according to claim 34, wherein said step of initiating an offer is performed in connection with a chargeable event at said location.

38. The method according to claim 34, further comprising activating said credit card with a purchase at said location.

39. The method according to claim 34, further comprising inducing said customer to accept said credit card by offering an incentive for a purchase at said location.

40. The method according to claim 34, further comprising receiving purchases against said credit line.

41. A method for establishing a credit line for a customer, said method comprising the steps of:

identifying a potential customer who is expected at a remote location;

evaluating the credit of said customer;

providing a credit card to said remote location where said customer is expected, if a credit line has been approved for offer to said customer; and

then initiating an offer of said credit card to said customer by a third party while said customer is at said location.

42. The method according to claim 41, further comprising obtaining an acceptance of said offer from said customer.
43. The method according to claim 41, wherein said step of initiating an offer includes preparing an application for said credit card.
44. The method according to claim 41, wherein said step of initiating an offer is performed in connection with a chargeable event at said location.
45. The method according to claim 41, further comprising activating said credit card with a purchase at said location.
46. The method according to claim 41, further comprising inducing said customer to accept said credit card by offering an incentive for a purchase at said location.
47. The method according to claim 41, further comprising receiving purchases against said credit line.
48. A method for establishing a credit line for a customer, said method comprising the steps of:
- evaluating the credit of a potential customer who has not solicited a credit line;

allocating a line of credit for said customer if a credit line has been approved for offer to said customer;

providing an indication of said allocated credit line to a remote location where said customer is expected; and

then initiating an offer of said credit line to said customer by a third party while said customer is at said location.

49. The method according to claim 48, wherein said step of initiating an offer includes preparing an application for said credit card.

50. The method according to claim 48, wherein said step of initiating an offer is performed in connection with a chargeable event at said location.

51. The method according to claim 48, further comprising activating said credit card with a purchase at said location.

52. A method for activating a credit card for a customer, said method comprising the steps of:

providing a credit card to a remote location where a potential customer is expected;  
initiating an offer of said credit card to said customer while said customer is at said location;  
and

activating said credit card as part of a chargeable event at said location.

53. The method according to claim 52, further comprising  
inducing said customer to activate said credit card by offering an incentive for a  
purchase at said location.

54. A method for activating a credit line for a customer, said method comprising the steps  
of:

allocating a line of credit for said customer;

providing an indication of said allocated credit line to a remote location where said  
customer is expected;

initiating an offer of said credit line to said customer by a third party while said  
customer is at said location; and

activating said credit card as part of a chargeable event at said location.

55. The method according to claim 54, further comprising  
inducing said customer to activate said credit card by offering an incentive for a  
purchase at said location.

56. A method for requesting credit for a customer comprising the steps of:  
identifying a customer who is expected to arrive at a particular location;  
requesting a line of credit from a credit provider for the customer;  
obtaining a credit card from said credit provider if said line of credit was approved;  
and

offering said credit card to said customer while said customer is at said location.

57. A method for requesting credit for a customer comprising the steps of:  
identifying a customer who is expected to arrive at a particular location;  
providing a request to a credit provider for a line of credit for the customer;  
obtaining an indication from the credit provider of whether the line of credit was  
approved; and  
offering said credit line to said customer while said customer is at said location.

58. The method according to claim 57, wherein said step of obtaining an indication  
constitutes obtaining a credit card from said credit provider.

59. A method for obtaining a credit card for a customer comprising the steps of:  
obtaining a credit card from a credit provider for a customer who is expected to arrive  
at a particular location;  
then offering said credit card to said customer while said customer is at said location;  
and  
activating said credit card as part of a chargeable event at said location.

